

Form 145

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**David J. Lloyd**  
**Nichole M. Lloyd**  
Debtor(s)

Bankruptcy Case No.: 18-24162-CMB

Chapter: 13  
Docket No.: 27

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an *Order of Discharge* unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management*** (Official Form B423), "the Certification", is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadlines are as follows:

**CHAPTER 13 CASES** – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 13 case to file a statement regarding completion of a course in personal financial management no later than the date when the last payment was made by the Debtor as required by the *Plan* or the filing of a motion for discharge under *11 U.S.C. §1328(b)*.

**ADDITIONAL CHAPTER 13 CASE CERTIFICATION** – – *11 U.S.C. §1328* requires that as a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the *Plan*, Counsel for the Debtor(s), or the Debtor(s) if not represented by Counsel, shall file with the Court a certification:

- (1) that the Debtor(s) is entitled to a discharge under the terms of *11 U.S.C. §1328* of the Bankruptcy Code;
- (2) specifically certifying that all amounts payable under a judicial or administrative order or, by statute, requiring the Debtor(s) to pay a domestic support obligation that are due on or before the date of the Certification (including amounts due before the petition was filed, but only to the extent provided for by the *Plan*) have been paid;
- (3) that the Debtor(s) did not obtain a prior discharge in bankruptcy within the time frames specified in *11 U.S.C. §1328(f)(1) or (2)*;
- (4) that the Debtor(s) has completed an instructional course concerning personal financial management within the meaning of *11 U.S.C. §1328(g)(1)*; and
- (5) that *11 U.S.C. §1328(h)* does not render the Debtor(s) ineligible for a discharge.

Dated: February 21, 2019

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 David J. Lloyd  
 Nichole M. Lloyd  
 Debtors

Case No. 18-24162-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 145

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2019.

db/jdb +David J. Lloyd, Nichole M. Lloyd, 38 Field and Stream Road, Marianna, PA 15345-1071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Nichole M. Lloyd dwhite@zeblaw.com,  
 gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com

Daniel R. White on behalf of Debtor David J. Lloyd dwhite@zeblaw.com,  
 gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmllawgroup.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com

Samuel James Pasquarelli on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com,  
 pms@sgkpc.com

TOTAL: 6